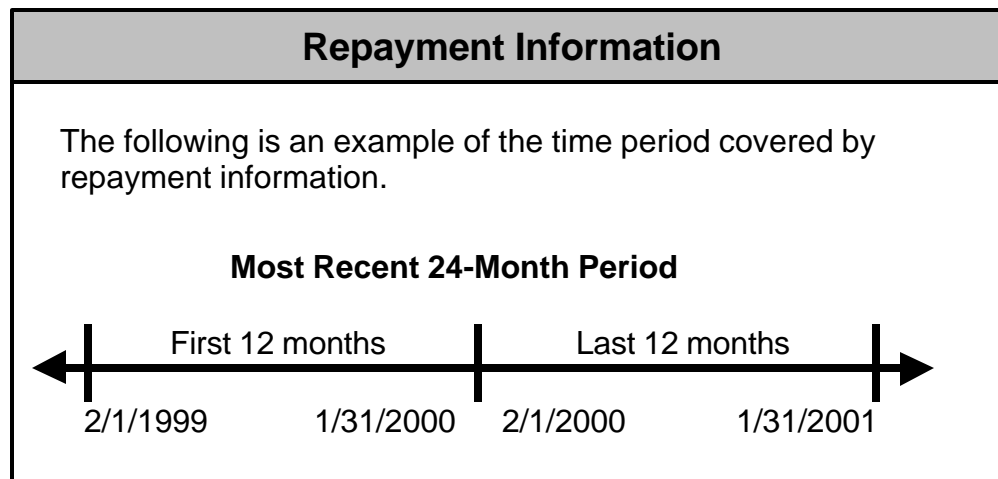


# Repayment Information

## What is repayment information?

Repayment information is a default management tool provided by the National Student Loan Data System (NSLDS). Specifically, NSLDS, on a monthly basis, provides school-specific repayment information about students who have obtained Federal Family Education Loan (FFEL) Program loans and/or William D. Ford Federal Direct Loan (Direct Loan) Program loans to attend the school and have entered into repayment on the loans in the first 12 months of the most recent 24-month period.



## Does the repayment information represent a school's cohort default rate?

No, the repayment information does NOT represent the school's cohort default rate. The repayment information is provided solely as a service to help schools track loans and correct errors associated with loans that recently entered into repayment. The Department will continue to calculate cohort default rates at the prescribed intervals and will base the cohort default rate calculation on data that is in NSLDS at the time of the calculation.

## Which schools are able to obtain repayment information?

Repayment information is available for **all schools** that participate in any of the Title IV Student Financial Assistance Programs and have students who entered into repayment on FFEL Program and/or Direct Loan Program loans during the first 12 months of the most recent 24-month period.

## In what type of format is repayment information provided?

Repayment information is available in a summary format or in a detailed file format.

- The **summary format** provides a school with the **number of borrowers** who entered into repayment in the first 12 months of the most recent 24-month period. In addition, the summary report provides a school with the number of borrowers who entered into repayment in the first 12 months of the most recent 24-month period AND defaulted (or met other specified conditions<sup>1</sup>) during the most recent 24-month period. The summary format also separates this information by loan program (i.e., FFEL Program and Direct Loan Program).

Please refer to page 66 for information on how to obtain this repayment information.

- The **detailed file format** provides a **listing** of the borrowers tallied in the summary format. In addition, the file format provides information about each of the relevant loans provided to the borrowers included on the report. The information provided on the borrowers' loans is the same data as provided on a school's cohort default rate loan record detail report.

Please refer to page 67 for information on how to obtain this repayment information.

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<sup>1</sup>**Other specified conditions:** For non-degree-granting proprietary schools only, borrowers who have received Direct Loan Program loans are considered to be in default for the purposes of calculating repayment information if, for a specified period of time, the borrowers are in repayment under the income contingent repayment (ICR) plan with scheduled payments that are less than 15 dollars per month and less than the interest accruing on the loan.

## Will a school be able to access repayment information based on different 24-month periods?

A school will be able to access the **summary** repayment information associated with **up to 17 different 24-month periods**.

The following chart identifies the summary repayment information available in NSLDS between January and December 2001.

Summary Repayment Information Availability Chart	
Repayment Information 24-Month Period	Date Available
1/1/1999 – 12/31/2000	January 2001
2/1/1999 – 1/31/2001	February 2001
3/1/1999 – 2/28/2001	March 2001
4/1/1999 – 3/31/2001	April 2001
5/1/1999 – 4/30/2001	May 2001
6/1/1999 – 5/31/2001	June 2001
7/1/1999 – 6/30/2001	July 2001
8/1/1999 – 7/31/2001	August 2001
9/1/1999 – 8/31/2001	September 2001
10/1/1999 – 9/30/2001	October 2001
11/1/1999 – 10/31/2001	November 2001
12/1/1999 – 11/30/2001	December 2001

The **detailed file format** repayment history is only available for the **most recent 24-month period**. Therefore, it is important that a school monitor its repayment information on a monthly basis and, if desired, download the most recent detailed file format on a monthly basis.

## What are the benefits of reviewing the repayment information?

The detailed file format repayment information can assist schools in –

- **Monitoring when borrowers enter repayment.**  
Schools that monitor borrowers' repayment status can use the information to make sure that the borrowers that have just entered repayment are aware of all of the possible repayment, deferment, and/or forbearance options that are available. This information can help a borrower avoid default.

••

**Ensuring the data reported to NSLDS is accurate.**

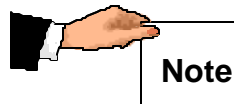
Schools that monitor borrowers' repayment and default status can contact lenders/guaranty agencies/services as errors occur instead of waiting until the release of the draft cohort default rates to correct inaccuracies.

**Note**

It is important to note that the repayment information only provides information about a borrower's repayment and/or default status. The repayment information does not provide information regarding a borrower's delinquency status. For more information about a borrower's possible delinquency status, a school should contact the relevant lender, guaranty agency, or Direct Loan servicer.

## How can a school access the summary repayment information?

The summary repayment information is available from the Department's NSLDS website. Therefore, to access a school's summary repayment information, an individual at the school must have an NSLDS user-ID.

**Note**

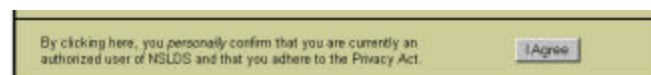
To obtain an NSLDS user-ID, contact NSLDS Customer Service at (800) 999-8219.

**Step 1:**

Log onto the Department's NSLDS website at **[www.NSLDSFAP.ed.gov](http://www.NSLDSFAP.ed.gov)** by entering the NSLDS **user-ID** and **password** and clicking on **Login**.

**Step 2:**

Read the Privacy Act statement and confirm that you are an authorized user of NSLDS and you will adhere to the Privacy Act by clicking on **I Agree**.



**Step 3:** Once logged onto NSLDS, select the **Org** tab at the top of the screen.



**Step 4:** Under the Org tab select **Repayment Information**.



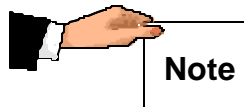
**Step 5:** View the school's summary repayment information.

The following information reflects the current repayment status of certain borrowers in FFEL and Direct loan programs who attended a school during a specific period. This information has no relationship to the calculation of staff or official school default rates for a school and will not be used in that process. This data is provided solely for informational purposes and may not be used in any administrative procedure. The information reported is based on information provided by the Guaranty Agency that guaranteed the loan or by the Direct Loan Service.

Numerator Date Range	Denominator Date Range	FFEL Num	FFEL Denom	%	DL Num	DL Denom	%	Dual Num	Dual Denom	%	Date Processed
09/1998-08/2000	09/1998-08/1999	23	1031	2.2	52	2751	1.8	71	3056	2.3	09/23/2000
06/1998-07/2000	08/1998-07/1999	23	1031	2.2	41	2753	1.4	61	3059	1.9	08/26/2000
07/1998-06/2000	07/1998-06/1999	22	1049	2.0	20	2843	0.7	42	3167	1.3	07/29/2000
06/1998-05/2000	06/1998-05/1999	29	1129	2.5	31	2601	1.1	56	2953	1.8	06/24/2000
05/1998-04/2000	05/1998-04/1999	29	1127	2.5	32	2605	1.2	57	2956	1.9	05/27/2000
04/1998-03/2000	04/1998-03/1999	28	1171	2.3	36	2679	1.3	60	3051	1.9	04/29/2000
03/1998-02/2000	03/1998-02/1999	29	1191	2.4	36	2536	1.4	59	2962	1.9	03/25/2000
02/1998-01/2000	02/1998-01/1999	29	1185	2.3	33	2526	1.3	55	2927	1.8	02/26/2000
01/1998-12/1999	01/1998-12/1998	25	1181	2.1	33	2526	1.3	52	2929	1.7	01/29/2000
12/1997-11/1999	12/1997-11/1998	44	1316	3.3	63	2311	2.7	95	2760	3.4	01/25/2000

## How can a school access the detailed file format repayment information?

The detailed file format repayment information is requested using the Department's NSLDS website. Once the request has been made via the NSLDS website, the detailed file format is delivered to the Title IV WAN mailbox associated with the NSLDS user-ID that was used to make the request. EDconn32 software is used to download the detailed file format from the user's Title IV WAN mailbox. Therefore, in order to request detailed file format repayment information, the requestor must have an NSLDS user-ID, a Title IV WAN account, and EDconn32 software.



There are two types of NSLDS user-IDs: an on-line services only NSLDS user-ID and an on-line services and batch NSLDS user-ID. Because both NSLDS user-IDs have associated Title IV WAN mailboxes, both user-IDs can be used to request detailed file format repayment information. However, if the on-line services only NSLDS user-ID is used to request the detailed file format, it is important to realize that the detailed file format will be placed in the Title IV WAN mailbox associated with the on-line services only user-ID and NOT in the Title IV WAN mailbox associated with the on-line services and batch user-ID.

**Q.** How can a school obtain an NSLDS user-ID, a Title IV WAN account, and/or EDconn32 software?

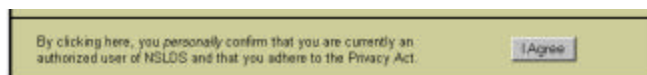
**A.** To obtain an NSLDS user-ID, contact NSLDS Customer Service at (800) 999-8219. To obtain a Title IV WAN account or EDconn32 software, contact Title IV WAN Customer Service at (800) 615-1189.

The following provides a step-by-step description of how to request and download the detailed file format repayment information.

**Step 1:** Log onto the Department's NSLDS website at **www.NSLDSFAP.ed.gov** by entering the NSLDS **user-ID and password** and clicking on **Login**.



**Step 2:** Read the Privacy Act statement and confirm that you are an authorized user of NSLDS and you will adhere to the Privacy Act by clicking on **I Agree**.



**Step 3:** Once logged onto NSLDS, select the **Report** tab at the top of the screen.



**Step 4:** Under the Report function, click on the blue number box to the left side of the screen for the **School Repayment Info Loan Detail**.



**Step 5:** Select either **Extract** OR **Report**. This option will determine the format of the file that is provided.



- An **extract** allows a school to query the repayment information based on the school's needs. The file layout for the extract is located in "Appendix B."
- A **report** can be accessed using standard word processing software.

**Step 6: Make a Loan Selection.**

This option will determine which loans are included in the file that is provided.

- **ALL** will generate a detailed file that contains all of the loans included in the denominator only and numerator only reports.
- **DENOMINATOR ONLY** will generate a detailed file that contains all of the loans that enter repayment during the first 12 months of the most recent 24-month period AND **did not default** during the most recent 24-month period.
- **NUMERATOR ONLY** will generate a detailed file that contains only those loans that entered repayment during the first 12 months of the most recent 24-month period AND **defaulted** during the most recent 24-month period.

**Step 7: Select the appropriate Sort By option.**

This option will determine the order of the borrowers if the school elects to receive a report file. However, an option must be entered, even if the school has requested an extract file.

**SSN** will sort the borrowers in Social Security number order.

**CLAIM CODE, SSN** will sort the borrowers by claim code and then by Social Security number.

**LOAN STATUS, SSN** will sort the borrowers by loan status code and then by Social Security number.

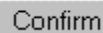
Please refer to pages 48 and 47 of the “Loan Record Detail Report” section, respectively, for a list of the claim reason codes and loan status codes.

**Step 8:** Read the statement regarding the content of the file requested and click on **Submit**.



The following information reflects the current repayment status of certain borrowers in FFEL and Direct loan programs who attended a school during a specific period. This information has no relationship to the calculation of draft or official cohort default rates for a school and will not be used in that process. This data is provided solely for informational purposes and may not be used in any administrative procedure. The information reported is based on information provided by the Guaranty Agency that guaranteed the loan as by the Direct Loan Service.

**Step 9:** Verify that the information is correct and click on **Confirm**.



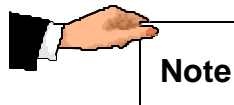
**Step 10:** A message will appear indicating the request was successfully submitted.

 Report Submitted Successfully.



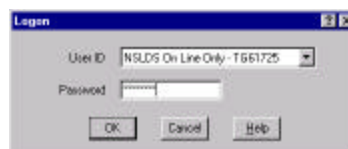
For questions about the NSLDS website or requesting the repayment information, contact NSLDS Customer Service at (800) 999-8219 or [nsldscoe@raytheon.com](mailto:nsldscoe@raytheon.com).

**Step 11:** Before downloading the file from the Title IV WAN mailbox associated with the NSLDS user-ID that was used to make the request for the detailed file format repayment information, verify that the Title IV WAN mailbox has been successfully converted to receive data via the Student Aid Internet Gateway.



If the Title IV WAN mailbox in question has not been successfully converted or if you are unsure if the Title IV WAN mailbox has been successfully converted to the Student Aid Internet Gateway, contact Title IV WAN Customer Service at (800) 615-1189.

**Step 12:** Log onto the EDconn32 software using the user-ID associated with the NSLDS user-ID that was used to make the request for the detailed file format repayment information.



**Q.** How soon after requesting the detailed file format repayment information will the user be able to download the file?

**A.** If the detailed file format repayment information is requested before 10 a.m. EST, the requestor should be able to retrieve the file by the end of the same business day that the request was made. If the repayment information is requested after 10 a.m. EST, the requestor will be able to retrieve the file by the next business day.



**Step 13:** Select **Now** from the **Transmission** menu.



**Step 14:** Once EDconn32 has finished processing the Transmission Now request, select **Mailbox Query** from the **New** option on the **File** menu.



**Step 15:** EDconn32 will provide a list of those files that are available for download. From the list of files available to be downloaded, identify the detailed file format repayment information that was requested.

Move to TQ	Message Class	Item Number	Description	S
<input type="checkbox"/>	CONFESSOP	003168933266201767	DRAFT 96 RATE EXTRACT	T0500
<input type="checkbox"/>	CONFESSOP	003168933266447762	DRAFT 96 RATE REPORT	T0500

The detailed file format repayment information will be provided using the following message classes:

- SHNOTEOP for extract files:
- OR
- SHNOTROP for report files.

**Step 16:** Place a check mark, in the **Move to TQ** column, next to the message class associated with the requested detailed file format repayment information.



Move to TQ	Message Class	Item Number	Description
<input checked="" type="checkbox"/>	SHNOTEOP	003174295626933276	REPAYMENT HISTORY - EXTRACT
<input checked="" type="checkbox"/>	SHNOTROP	003174295620110077	REPAYMENT HISTORY - REPORT

- Step 17:** Select **Now** from the **Transmission** menu.  
EDconn32 will download the file to the designated directory.



- Step 18:** Access the file from the directory that was designated to receive the downloaded file.

**Note**

For questions about the Title IV WAN mailbox or downloading files, contact Title IV WAN Customer Service at (800) 615-1189.